

Habitat Highlights

February 2023 Vol. XXVIII, No. I

BUILDING HOMES BUILDING HOPE

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Building the Future with Habitat: Impacting Today, Inspiring Tomorrow

Dear Friends,

When we gathered 16 years ago at our first dinner gala to celebrate Habitat's work, the theme that grabbed our hearts and minds was "building the future." Most of us have realized the benefits of growing up in a home. It's a special place that holds our childhood memories and experiences. It's where we marked our growth, developed relationships with family and friends, and learned skills and discipline. Our home and its environment helped shape our character and future outlook.

The concept of "building the future" continues to resonated in what we do together here at North St. Louis County Habitat for Humanity. As we help our 112th, 113th, 114th, 115th, and 116th partner families build and affordably buy their homes this year, their outlook on the future is brighter. Affordable home ownership has been proven to contribute to healthier, happier, smarter, and more community-conscious moms, dads, and especially children.

The Impacts of Habitat for Humanity Homeownership survey conducted by Wilder Research in 2015 found that "overall, 92 percent of [Minnesota] Habitat homeowners said their lives were better since moving into their home. Of those 92 percent...89 percent said they attributed that positive change either 'completely' or 'a lot' to Habitat."

Ninety percent of parents said they "feel better about their children's future." More than 80 percent reported they participate more in community activities, and two-thirds of families surveyed said their children "spend more time with their friends and classmates."

You have probably seen DJ many times. The picture of this resilient kid holding a shovel twice as big as he is has been used on our Habitat return envelopes for years. We built a home with DJ and his mom, Shannon, in 2010. Their family has continued to thrive and grow with all the benefits of homeownership described above. A couple months ago, we witnessed DJ impacting his community...with his shove!! When firefighters in Virginia were struggling to clear a fire hydrant to access water for a fire in his neighborhood, DJ saw a need, grabbed his shovel, and helped clear the hydrant. The Virginia Fire Department recognized DJ for his efforts and gave him an application to their Fire Explorers program.



Every contribution you make today – every dollar, volunteer hour, word of kindness and advocacy – all work together to impact our future and inspire those around us. Thank you for your generous support. As we work to finish up our 2022 homes and begin new homeownership journeys with five new families this year, your support has a direct impact on our ministry, our communities, our neighbors and the next generations who are growing up with a brighter future.

In partnership to build homes, communities, and hope,



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Nathan Thompson Executive Director



Fucker Nelson Community Engagement Coordinator

New community engagement coordinator says hello

I moved into my new office a mere three months ago, but North St. Louis County Habitat for Humanity feels like a place I have been for years. The staff and board immediately welcomed me, and I spent my second day working on trusses and sheathing at the Nowak home in Hibbing. My work family is friendly and fun, and

Nathan has given me an even greater appreciation for fine coffee grinding and brewing.

You may have seen my byline and headshot in the pages of Hometown Focus, the contributor-driven newspaper where I was editor for two years and a contributing writer since 2009. My passion for storytelling and Iron Range communities, as well as my Christian faith, led me to join the Habitat team. As NSLCHFH's community engagement coordinator, my primary responsibilities include public relations, volunteer recruitment and coordination, and fundraising support.

My relatives in Pine County purchased a Habitat home in the 1990s and happily lived there for 20 years. I learned during my orientation process here that I also could have been a Habitat homeowner. My former apartment was an upper unit in a worn-out rowhouse, the best I could find in my price range. Aside from concerns about other tenants, the steps were rotting, a constantly wet basement made storing belongings impossible, and communication with the out-of-town landlord was sparse. It was not a safe place for my family to live after my wife and I were married. The comfortable Virginia home we were able to purchase was a true blessing, but it, too, was the only available option. It is a privilege to help share and advance Habitat's mission, which supports your neighbors in their journey toward home ownership.

I look forward to working on our redesigned website (coming soon!), becoming more acquainted with our donor and volunteer database, and practicing grant writing skills. Most of all, I hope get to know you, our partners and supporters, as you donate your time, talents, and resources. If you, your club, your church, or your business feels called to volunteer, I will gladly help find the right opportunity for you. Anybody can tell a story, and anybody can help build a house if you have the right tools and assistance.



Brandon Anwiler Construction Manager

Does Habitat build homes in winter?

There is never a dull day here at Habitat. We build all year long! The goal is to have all five of our homes shelled up (enclosed) by the time the snow flies, then get heat operating so we are nice and

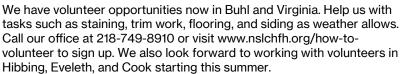
warm inside. When it's really cold outside, we install flooring, doors, cabinets, and trim. When it's not too bad outside (conditions that are good for skiing, snowmobiling, and sliding), we can do exterior work like soffit, fascia, and siding.

So from January to January, we are busy building homes. Habitat never stops helping families! Despite rain, snow, sleet, hail, or freezing cold, we have plenty of

all, or freezing cold, we have plenty of work to do, safely, comfortably, and fun. Join us and help us help our

communities, friends, and neighbors build affordable, efficient homes.











BUILDING THE FUTURE WITH HABITAT



IMPACTING TODAY, INSPIRING TOMORROW

You are cordially invited to
North St. Louis County Habitat for Humanity's
dinner and silent auction fundraiser

Thursday, March 23, 2023

Mountain Iron Community Center | 8586 Enterprise Drive South

Social hour at 5:00 p.m. | Dinner served at 6:00 p.m.

Dinner prepared by Chef Phyllis Rayton Pork Tenderloin with Mango Chutney Roasted Red Potatoes and Fresh Sautéed Green Beans Blueberry Feta Spring Salad and Assorted Rolls

Vegan option available

Join us for an evening of Live music, games, raffles, silent auction

All guests MUST RSVP by March 9, 2023

In person: 5558 Enterprise Dr. NE, Virginia, MN
By phone: 218-749-8910, Email: habitat@nslchfh.org, online: www.nslchfh.org, or mail
Tickets are \$50 per individual
This event will sell out! Tickets must be purchased or reserved in advance.





NSLCHFH thanks outgoing board members for their contributions

Larry Cuffe, Jr. of Virginia has shown his passion for community in his terms as mayor and city councilor and in his 35 years as a law enforcement officer. Mayor Cuffe understands the housing challenges Virginia area cities face and how Habitat for Humanity is an integral part of the community.

"I didn't know how much time I could commit," Cuffe said, "but I'm a strong supporter of Habitat and whatever we could do to expand housing in the Virginia area.

"I was born and raised in a family where community service was important, for our home to provide anything we could to people in need. Homes are not just a place for families to stay. Habitat provides the opportunity for a place to raise a family. [Habitat homeowners] are really part of building their home, so they have a personal investment in that home for the long-term. Who else would provide that opportunity?"

Caroline Owens of Ely is a retired certified public accountant (CPA) who has lent her financial expertise to many nonprofits. Caroline has served as treasurer for NSLCHFH, Northern Lakes Arts Association, Grace Lutheran Church, and Lake Vermilion Trail.

Caroline joined the NSLCHFH board in 2004 and participated in the Habitat 500 bike ride for over 15 years.

"I don't think you can thrive in life if you don't have a safe place to be, so the whole idea of Habitat to me is basic and life-changing. A home is a good investment in addition to being a safe place to live," Caroline said. "[NSLCHFH] serves such a large area, and when you're on the board you get to meet people from all over the place.

Doug Gettle of Duluth was one of North St. Louis County Habitat for Humanity's founding board members. Before NSLCHFH had a staffed office, the Habitat business phone line would ring at the Gettle home, where one of Doug and Christy's children were often the first ones to greet callers.

Since 1995, Doug consistently served two full terms with one year off and has held every officer position. He is proud of how NSLCHFH has grown since its early years when the board thought they would build one home per year without paid staff.

"I don't think the original founders imagined we'd ever have four fulltime staff," he said. "We far exceeded what we expected to do when

"Our success in helping our neighbors in need of affordable homeownership is due, in a large part, to great leadership. We have been blessed with a talented, self-sustaining, and diligent group of leaders that works tirelessly to provide strategic direction, oversight, and day-to-day support of our mission."

- Executive Director Nathan Thompson



Larry Cuffe, Jr.



Caroline Owens



Doug Gettle

Meet other board members on our website and social media pages!





Marnie Maki Family Services Manager

Habitat homeowner pays off her mortgage

Jackie Carpenter began her journey to homeownership with Habitat in October 1999. She became our sixth family and partnered with us to build a two-

bedroom home in Hibbing – our first Hibbing home! At that time, Jackie was renting a small apartment for her and her then two-and-a-half-year -old son, Jaason.

Home visit notes say the apartment was "basically too small!" The visit also revealed plumbing issues that resulted in sewage from an upstairs apartment draining into the bathroom and kitchens sinks. There was also evidence of a rodent problem. The need for housing was great!



Jackie successfully completed her sweat equity hours and become a homeowner on June 29, 2001. At the home dedication, Jackie shared. "I can't



Jackie and Jaason Carpenter at their groundbreaking celebration

wait to move in. It's been a lot of work. It's amazing how people just volunteer to work. They did it for nothing."

We are happy to announce that in January 2023, Jackie made her final mortgage payment! We could not be happier for her.

Are you or someone you know in need of a home like Jackie? Contact septing applications for our 2024 building season. Call 218-749-8910 or visit

our office to find out more. We are accepting applications for our 2024 building season. Call 218-749-8910 or visit www.nslchfh.org to learn about the application process.

Board members elected in 2023







Jenna Conda



Tim Officer



Judy Peliska



Debra Warner

Steve Burgess of Tower is an adjunct instructor in fire training and safety classes for Minnesota North College. He is a former fire chief and current volunteer firefighter. Steve is retired from full-time employment and was the NSLCHFH construction manager from 2015–2017. His employment background brings to the Habitat board a business perspective with an appreciation for lifelong learning and working for the common good.

Jenna Conda of Hibbing is a relationship banker at the Hibbing branch of Wells Fargo. She bought her first home at age 21 and has helped renters purchase their first home. She says she is dedicated to tasks she finds passion in and has a desire to keep learning and welcoming new opportunities.

Tim Officer of Biwabik is retired after 31 years in law enforcement, including 15 years as a K-9 handler. He continues to serve the law enforcement community by judging police K-9 teams. He is very familiar with local communities and can work with a wide variety of people. He is a regular Habitat construction volunteer.

Judy Peliska of Cherry first worked with NSLCHFH when she was secretary of Trinity Lutheran Church in Cook. She has held administrative and ministerial positions at many Evangelical Lutheran Church in America congregations. Judy is heavily involved in her home congregation, Our Savior's Lutheran in Virginia and is a frequent Habitat volunteer.

Debra Warner of Tower and Duluth is a licensed psychologist who spent her career as a counselor, university instructor, dean of two colleges, and owner of a management consulting firm. She is a founding member of the Iron Range Rotary Club and is active in Rotary International, including volunteer projects in Guatemala.



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Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

A severe housing shortage—for everyone

Our region is experiencing a housing crisis that affects all income levels, even white-collar professionals. Habitat board members and staff have continued delving into this issue after attending the Northern St. Louis County Housing Summit on November 1. The message was clear: we lack the quantity and quality of housing needed for current and potential residents alike.

A modest apartment or house remains out of reach for many of our low-income neighbors, who lack safe, decent, and affordable housing. Easily visible on the Iron Range is the age of existing housing stock, which is often expensive to upgrade and can compromise residents' health and safety in their current state.

In 2021, only 150 homes were built in the entire state for Minnesota fourperson households making less than \$31,000. The lowest-income Minnesota families need 2,500 new homes to keep up with demand. Your support is invaluable as North St. Louis County Habitat for Humanity continues adding to the area's stock of efficient and affordable homes.

"Access to safe, affordable homes builds a strong foundation for families and communities," the Minnesota Housing Partnership wrote in 2021. "But too many Minnesotans lack good housing options." Read MHP's latest St. Louis County profile at https://mhponline.org/2021-county-profiles/.

ST. LOUIS COUNTY STATISTICS

- 43 percent: increase in home values, 2000–2019
- 8 percent: increase in homeowner income, 2000–2019
- 25 percent: renters spending over half their income on housing
- 48 hours per week: required at minimum-wage to afford a onebedroom apartment
- 54 percent: rental units built before 1970

Minnesota Housing Partnership 2021 profile of 85,807 households

